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THE TIME OF GOOD RESOLUTIONS

It is meet that at the advent of a new year— the beginning of a new cycle — we should "take stock" of what has been accomplished, and resolve anew not to leave undone those the things which promote our own betterment and the good of others.

ong the good resolutions of every thoughtful man will be the decision to take immediate steps to adequately provide for his loved ones by a reliable life insurance policy.

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FOR THE JUNIORS

Penelope's Wish

Priscilla Penelope Powers one day Took tea at a neighbour's just over the

way.
Two pieces of pie they urged her to take. whole slices of chocolate seven

cake! dear," sighed Priscilla Penelope

Powers, "I wish I was your little girl 'stead of ours."

30 M

What Won the Silver Cup By MARGARET BROOKS

EE!" said the multi-millionaire's twelve-year-old son to his coachman, "but it's going to be a cinch for me, Andrew. Just look at

ose ponies!"
He laughed as he pointed his whip

contemptuously at the six other ponies.
"Yes, Master Paul, but you must remember the ponies only count a third;
the turnout and the driving also count,

the turnout and the driving also count. Beg pardon, but you're holding the reins a little too slack, Master Paul."
"Shut up!" said Master Paul, with a very red face, for he knew that Dick Wessing must have overheard Andrew's



"LITTLE MISS CURLYLOCKS." Amy Lenora Weekes, a Junior Reader from Lindsay, Ont.

Dick immediately proved this remark.

remark. Dick immediately proved this by saying:

"Think you're going to capture the silver cup, eh, Paul?"

"Sure," said Paul shortly and then turned to look at the new arrival.

They were all entered in Class 16, Ponies in Harness. This class was open only to boy drivers of twelve and under. There were ten entries, and, wonderful to relate, the whole ten had turned out. They were now waiting outside the big gate, straining their ears for the sound of the megaphone, which was shortly to call out their number.

To a casual observer, the ponies all seemed equally beautiful. So did the carriages, which nearly all had two wheels, with the exception of the new arrival's, which had four wheels and two seats, back to back, and no coachman. The driver was a tiny boy, about six years old. He was so short that his six years old. He was so short that his legs dangled from the seat. His daddy —a fine-looking young man—was giving his son final instructions and chatting pretty girl of about fifteen, who upanion.

"Now, Harry, don't forget your Canadian manners, and when they give the silver cup to you,"—here there was a decided twinkle in daddy's eyes—"remember to give Auntie the reins and to take your hat off."

"Right off, Daddy?"

"Yes, son—but don't try it now," as

he noticed a movement of Harry's toward his big, new sailor hat, which he was wearing for the first time.

Daddy and Auntie were both longing for Harry to win the cup. The little fellow looked so cunning in his long, flapping sailor trousers that they could not take their eyes off him.

Saddenly the megaphone called out: "Class 16, Ponies in Harness, will please to enter the ring now."

Harry was the last to enter the ring. He sat very straight, holding the reins in quite the approved style. Madge felt proud as she noticed the people in the big grandstands smile kindly at the dear, little fellow and clap when he passed. He attracted much more attention than Master Paul, great to that young gentleman's disgust. The officials' hats were continually being raised to the sweet, young girl, who seemed so calm in the midst of all the clapping. As Harry was kept busy touching his hat, Madge smiled inwardly, as did the onlookers, outwardly.

It was a critical moment, for they were now lined up before the great grandstand, where, in one of the decorated boxes, sat a distinguished-looking gentleman with a silver cup on a table beside him. As the judges went from one pony to the other, the people applauded. Master Paul, who was first, scarcely received any applause at all, but when the judges finally came to Harry's pony, the crowd rose to its feet, waved handkerchiefs and roared—roared itself hoarse. He was the favourite! Madge's heart swelled with pride as she noticed that Harry did not realize why the people were all making such a fuss. After a short consultation together the judges suddenly came straight to Harry and gave him, to his great disappointment, only a red ribbon rosette. judges suddenly came straight to Harry and gave him, to his great disappointment, only a red ribbon rosette.

"But isn't I going to get the mug?" he cried in astonishment.

The judges laughed and told him to drive close up to the box where the silver

was.

Then Harry drove up to the box where the distinguished man now stood and beamed at him. The applause al-most bewildered him as he drove so close up that he could almost touch the beau-tiful cup. Then he stood up, handed the reins to his Aunt, and, to the amuse-ment of everyone, began to pull off his large sailor hat. He was very sober very sober rk. Finally about it, for it was hard work. Finally it came off and his black hair all stood up on end. Then, amid a breathless silence, he held out his hat and received the shining cup in it. He immediately handed it to his Auntie—hat and all—and then the noise of the grandstands was more deafening than at a baseball match. Harry then waved to his Daddy, who was steeding in a how and draws who was standing in a box, and drove

But Master Paul was thoroughly dis-

"Why, Dick, my pony is twice as fine as his," he cried.
"It wasn't the pony that won the cup," Dick replied. "It was the boy; and he didn't hold the reins too slack, either," he added wickedly, as an after-thought.

Wisdom and Happiness

ONCE upon a time there were two little girls; one was a wise little girl and the other was a foolish little girl. The wise little girl received so many beautiful presents on Christmas Day that she said to herself, "I will put some of these away, and whenever a stormy day comes along and I cannot go out-of-doors to play, I will take one out and it will be just like getting a new present, and will give me a great deal of pleasure." Every stormy day in the year was a happy day for the wise little girl.

Christmas brought the foolish little girl many gifts, too, but she played with them all at once, took no care of them, and soon found them tiresome and stupid. And whenever a stormy day came along you might have heard the foolish ONCE upon a time there were two

and soon found them tiresome and stu-pid. And whenever a stormy day came along, you might have heard the foolish little girl sighing, "Oh, dear, what shall I do with myself? My toys and books are broken and torn, I have nothing to play with, and I am very unhappy." Poor little foolish girl!

Two Prize Competitions

The Canadian Courier offers two cash prizes for essay competitions which will close March 1st.

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\$25 Cash Prize

for the best thousand word essay on the subject, "Canada's Most Profitable Manufacturing Industry.'

Some industries have a high capitalization and pay very little wages. Others have a small capitalization and pay a large sum annually in wages. Some manufacture raw products grown in this country, and others raw products bought abroad. What industry is most suited to this country as regards raw product, capital required and wages paid?

All the information required will be found in Bulletin I., Census 1911, published by The Census Department at Ottawa. A copy can be secured by writing Mr. Archibald Blue, Chief Sta-tistician, Department Trade and Commerce, Ottawa.

\$20 Cash Prize

For the best thousand word essay on the subject "Canada's Greatest Manufacturing City." Here population must be considered. The greatest manufacturing city is the one which will produce the highest value of products and pays the largest amount in wages according to population. Toronto and Montreal, tested in this way, are not the greatest manufacturing cities in this country. They are simply the largest.

This competition will also close on March 1st.

All the information necessary for such an article will be found in Bulletin I., Census 1911. Drop a post card to Mr. Archibald Blue, Department of Trade and Commerce, Ottawa, and a copy will be sent you.

The Editor's judgment will be final and the decision will be announced in the Canadian Courier of March 19th. If several good essays are received in either competitions, second and third prizes may be awarded. Unsuccessful essays will be returned if stamps are enclosed for that

Canadian Courier, Toronto.